

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KARON STEWART

Debtor(s)

Case No. 16-21293

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2016.
- 2) The plan was confirmed on 08/17/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/06/2019.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,024.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,024.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$669.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$669.19

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT	Unsecured	217.75	NA	NA	0.00	0.00
BANK OF THE WEST	Unsecured	5,155.00	NA	NA	0.00	0.00
BANK OF THE WEST	Secured	30,990.00	35,670.15	35,670.15	0.00	0.00
CAVALRY SPV I LLC	Unsecured	2,553.00	2,885.54	2,885.54	2,885.54	131.90
CITIBANK	Unsecured	6,070.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	896.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	592.44	NA	610.62	610.62	28.18
CITY OF CHICAGO DEPT OF FINANCE	Secured	NA	610.62	610.62	0.00	0.00
Comcast	Unsecured	494.33	NA	NA	0.00	0.00
Comenity Bank	Unsecured	217.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	457.00	457.97	457.97	457.97	21.19
DISCOVER BANK	Unsecured	2,731.00	2,731.77	2,731.77	2,731.77	125.70
NAVIENT	Unsecured	23,148.00	NA	NA	0.00	0.00
PAYFLEX SYSTEMS USA INC	Unsecured	527.87	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	3,434.00	3,367.88	3,367.88	3,367.88	155.47
SYNCHRONY BANK	Unsecured	237.00	NA	NA	0.00	0.00
TARGET	Unsecured	140.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	21,333.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	6,677.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	823.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	24,614.00	30,241.24	30,241.24	0.00	0.00
VILLAGE OF STICKNEY	Unsecured	133.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	3,669.00	3,669.11	3,669.11	3,669.11	169.48
WELLS FARGO BANK NA	Secured	56,106.00	54,709.36	54,709.36	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$54,709.36	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$35,670.15	\$0.00	\$0.00
All Other Secured	\$610.62	\$0.00	\$0.00
TOTAL SECURED:	\$90,990.13	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,964.13	\$13,722.89	\$631.92

Disbursements:	
Expenses of Administration	<u>\$669.19</u>
Disbursements to Creditors	<u>\$14,354.81</u>
TOTAL DISBURSEMENTS :	<u>\$15,024.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.